

Certificate Number: 05781-NJ-DE-039734549

Bankruptcy Case Number: 22-11793



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 4, 2025, at 5:29 o'clock PM PDT, Karen Calandriello completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 4, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President